

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Stern Lavinthal & Frankenberg LLC 105 Eisenhower Parkway - Suite 302 Roseland, NJ 07068 Telephone Number (973) 797-1100 Facsimile Number (973) 228-2679 Email: mcozzini@sternlav.com Attorneys for Secured Creditor, Carrington Mortgage Services, LLC as servicer for Bank of America, N.A. By: Maria Cozzini, Esq.	
In Re:	Case No.: 18-26837-ABA
Trevor A. Anglin	Chapter: 13
Andrea L. Walker	Hearing Date:
Debtor(s)	Judge: Andrew B. Altenburg, Jr.

**CERTIFICATION OF DEBTOR(S) DEFAULT AND REQUEST FOR ENTRY OF AN
ORDER VACATING THE AUTOMATIC STAY AS TO REAL PROPERTY TO
SECURED CREDITOR**

I, Donald Gray, hereby certify as follows:

1. I am a Servicing Agent of Secured Creditor, **Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.** ("Secured Creditor" and/or "Movant"), and I am fully familiar with this matter.

2. After the debtor's first default in payments, Secured Creditor filed a Motion for Relief from the Automatic Stay. Subsequently, Secured Creditor resolved the issues with the debtor's attorney and an order was entered resolving the motion for relief. The duly entered Order provided for, among other things, the debtor to make monthly payments sufficient to cure the post-petition default while maintaining the regular monthly mortgage payment. The remaining terms of the order are set forth in the annexed **Exhibit A**, a true copy of the **Order** resolving the original motion for relief. The Court's attention is respectfully directed to the

default clause of the order providing for the submission of the within certification and form of order upon default.

3. As of the execution of this certification, according to Secured Creditor's records, the debtor has failed to comply with the terms of the Order by failing to make the regular monthly mortgage payments outside the Plan. The debtor is currently due for **3 Monthly Payments** (October 2020 – December 2020) 3 x **\$1,960.89**; 3 Monthly Payments (January 2021 – March 2021) 3 x \$1,956.13. There is \$940.82 being held in Debtor's suspense. The total amount past due is **\$10,810.24**. The above-mentioned payments through February 2021 are more than 30 days delinquent.

4. Simultaneously with the submission to the Court of the within Certification and proposed form of Order, copies of these documents are being served upon the debtor, counsel for the debtor and the Standing Trustee.

5. Based on the above, the debtor has failed to meet the conditions to continue the Automatic Stay, and it is respectfully requested that this Court enter an Order Vacating the Automatic Stay as to Real Property to the Secured Creditor.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 03/05/2021

By /s/ Donald Gray

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In Re: Trevor A. Anglin Andrea L. Walker Debtor(s)	Case No.: 18-26837-ABA Chapter: 13 Hearing Date: Judge: Andrew B. Altenburg, Jr.

CERTIFICATION RE POST-PETITION PAYMENT HISTORY ON THE NOTE AND MORTGAGE DATED

I, Donald Gray of full age, employed as Servicing Agent by **Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.**, hereby certifies the following information:

Recorded on 11/20/2007, in Camden County, in Book 08711 at Page 0714

Property Address: 2265 HORNER AVENUE, PENNSAUKEN, NJ 08110

Mortgage Holder: Bank of America, N.A.

Mortgagor(s)/Debtor(s): Trevor A. Anglin and Andrea L. Walker

POST-PETITION PAYMENTS (Petition filed on 08/22/2018, Order Entered 08/02/2019)

Amount Due	Date Payment Was Due	How Payment was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Suspense Balance
			\$1,225.28 To Suspense	3/13/2019	\$1,225.28

\$1,965.01	07/01/2019	Monthly Payment	\$1,965.01	07/29/2019	\$1,225.28
\$327.51	07/01/2019	Stip Payment	\$2,294.01 (\$1,966.50 To Suspense)	08/26/2019	\$3,191.78
\$1,965.01	08/01/2019	Monthly Payment	\$1,965.01 From Suspense		\$1,226.77
\$327.51	08/01/2019	Stip Payment	\$327.51 From Suspense		\$899.26
\$1,965.01	09/01/2019	Monthly Payment	\$1,966.50 (\$1.49 To Suspense)	09/30/2019	\$900.75
\$327.51	09/01/2019	Stip Payment	\$327.51 From Suspense		\$573.24
\$1, 965.01	10/01/2019	Monthly Payment	\$1,966.50 (\$1.49 To Suspense)	11/01/2019	\$574.73
\$327.51	10/01/2019	Stip Payment	\$327.51 From Suspense)		\$247.22
\$1,965.01	11/01/2019	Monthly Payment	\$1,965.01	11/29/2019	\$247.22
\$327.51	11/01/2019	Stip Payment	\$531.00 (\$203.49 To Suspense)	12/10/2019	\$450.71
\$1,965.01	12/01/2019	Monthly Payment	\$1,633.03 (\$331.98 From Suspense)	12/30/2019	\$118.73
\$1,965.01	01/01/2020	Monthly Payment	\$1,932.32 (\$32.69 From Suspense)	02/03/2020	\$86.04
\$1,965.01	02/01/2020	Monthly Payment	\$1,965.01	03/06/2020	\$86.04
			\$1,200 To Suspense	04/09/2020	\$1,286.04
\$327.46	12/01/2019	Stip Payment	\$327.46 From Suspense		\$958.58
\$1,965.01	03/01/2020	Monthly Payment	\$1,960.89 (\$4.12 From Suspense)	07/14/2020	\$954.46
\$1,965.01	04/01/2020	Monthly Payment	\$1,965.01	08/27/2020	\$954.46

\$1,965.01	05/01/2020	Monthly Payment	\$1,960.89 (\$4.12 From Suspense)	09/25/2020	\$950.34
\$1,960.89	06/01/2020	Monthly Payment	\$1,960.89	10/29/2020	\$950.34
\$1,960.89	07/01/2020	Monthly Payment	\$1,960.89	11/30/2020	\$950.34
\$1,960.89	08/01/2020	Monthly Payment	\$1,956.13 \$4.76 From Suspense	01/22/2021	\$945.58
\$1,960.89	09/01/2020	Monthly Payment	\$1,956.13 \$4.76 From Suspense	02/26/2021	\$940.82
\$1,960.89	10/01/2020	Monthly Payment	\$0.00	-----	\$940.82
\$1,960.89	11/01/2020	Monthly Payment	\$0.00	-----	\$940.82
\$1,960.89	12/01/2020	Monthly Payment	\$0.00	-----	\$940.82
\$1,956.13	01/01/2021	Monthly Payment	\$0.00	-----	\$940.82
\$1,956.13	02/01/2021	Monthly Payment	\$0.00	-----	\$940.82
\$1,956.13	03/01/2021	Monthly Payment	\$0.00	-----	\$940.82
Total: \$43,174.74			Total: \$32,364.50		Total: \$940.82

MONTHLY PAYMENTS PAST DUE: 3 x \$1,960.89 (MONTHLY PAYMENT), plus 3 x \$1,956.13 (MONTHLY PAYMENT) LESS \$940.82 (SUSPENSE) = **\$10,810.24**

Each Monthly Payment is comprised of:

Principal & Interest	\$1,249.56	
R.E. Taxes & Insurance	\$715.45	
Late Charge	\$0.00	
Other	\$0.00	(Specify)_____
TOTAL	\$1,965.01	

Principal & Interest	\$1,249.56	
R.E. Taxes & Insurance	\$711.33	
Late Charge	\$0.00	
Other	\$0.00	(Specify)_____
TOTAL	\$1,960.89	

Each Monthly Payment is comprised of:

Principal & Interest	\$1,249.56	
R.E. Taxes & Insurance	\$706.57	
Late Charge	\$0.00	
Other	\$0.00	(Specify)_____)
TOTAL	\$1,956.13	

I certify under penalty of perjury that the foregoing is true and correct.

/s/ *Donald Gray*
SIGNATURE

DATED: 03/05/2021

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Stern Lavinthal & Frankenberg LLC 105 Eisenhower Parkway - Suite 302 Roseland, NJ 07068 Telephone Number (973) 797-1100 Telecopier Number (973) 228-2679 Email: mcozzini@sternlav.com Attorneys for Secured Creditor, Carrington Mortgage Services, LLC as servicer for Bank of America, N.A. By: Maria Cozzini, Esq.	
In Re:	Case No.: 18-26837-ABA
Trevor A. Anglin	Chapter: 13
Andrea L. Walker	Hearing Date:
Debtor(s)	Judge: Andrew B. Altenburg, Jr.

CERTIFICATION OF SERVICE

1. I, Jennifer Blanchard:

- ☐ represent the _____ in the above-captioned matter.
- ☒ am the secretary/paralegal for Stern, Lavinthal & Frankenberg, LLC, who represents the Creditor in the above captioned matter.
- ☐ am the _____ in the above case and am representing myself.

2. On March 5, 2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Creditor's Certification of Default.

I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

/s/ Jennifer Blanchard

Dated: March 5, 2021

Jennifer Blanchard

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Trevor A. Anglin Trevor A. Anglin 2265 Horner Avenue Pennsauken, NJ 08110</p> <p>Andrea L. Walker Andrea L. Walker 2265 Horner Avenue Pennsauken, NJ 08110</p>	Debtor	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Eric Clayman Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106</p>	Debtor's Counsel	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Ms. Isabel Balboa, Esq. Balboa, Esq., Cherry Tree Corporate Center 535 Route 38, Suite 580 Cherry Hill, NJ 08002</p>	Trustee	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
		<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>

*May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

new. 3/15/12

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In Re:	Case No.: 18-26837-ABA
Trevor A. Anglin	Chapter: 13
Andrea L. Walker	Hearing Date:
Debtor(s)	Judge: Andrew B. Altenburg, Jr.

**ORDER VACATING AUTOMATIC STAY AS TO
REAL PROPERTY TO CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER
FOR BANK OF AMERICA, N.A.**

The relief set forth on the following pages, numbered two (2) through _____ is hereby **ORDERED**.

(Page 2)

Debtor: Trevor A. Anglin and Andrea L. Walker

Case No.:18-26837-ABA

Caption of Order: **Order Vacating Automatic Stay**

Upon the Motion of **Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.**, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code Section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED as follows:

1. The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

- Land and premises commonly known as **2265 HORNER AVENUE, PENNSAUKEN, NJ 08110**

2. The movant may join the debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.



Order Filed on August 2, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
STERN, LAVINTHAL & FRANKENBERG, LLC
105 Eisenhower Parkway, Suite 302
Roseland, NJ 07068
Phone: (973) 797-1100
Fax: (973) 228-2679
Attorney for Secured Creditor,
Carrington Mortgage Services, LLC as servicer for
Bank of America, N.A.
By Maria Cozzini, Esq.

In Re:

Trevor A. Anglin

**Andrea L. Walker aka Andrea L. Anglin
aka Andrea L. Walker-Anglin**

Debtor(s).

Case No.: 18-26837-ABA

Chapter: 13


Hearing Date: April 30, 2019

Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING MOTION TO VACATE STAY
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: August 2, 2019


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Trevor A. Anglin and Andrea L. Walker aka Andrea L. Anglin aka Andrea L. Walker-Anglin

Case No: 18-26837-ABA

Caption: Order Resolving Motion to Vacate Stay with Conditions

Applicant:	<u>Carrington Mortgage Services, LLC</u>
Applicant's Counsel:	<u>Stern Lavinthal & Frankenberg, LLC</u>
Debtor's Counsel:	<u>Eric Clayman, Esq.</u>
Property Involved ("Collateral"):	<u>2265 Horner Avenue, Pennsauken, NJ 08110</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 1 month, from 06/01/2019 to 06/01/2019.
- The Debtor is overdue for 1 payment at \$1,965.01 per month.
- Less Funds held in debtor(s) suspense \$0.00

Total Arrearages Due \$1,965.01.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on July 1, 2019, regular monthly mortgage payments shall continue to be made in the amount \$1,965.01.
- Beginning on July 1, 2019, additional monthly cure payments shall be made in the amount of \$327.51 for 6 months.

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Debtor: Trevor A. Anglin and Andrea L. Walker aka Andrea L. Anglin aka Andrea L. Walker-Anglin

Case No: 18-26837-ABA

Caption: Order Resolving Motion to Vacate Stay with Conditions

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

- ✓ Regular monthly payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

- ✓ Monthly cure payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.
The fees and costs are payable:
 - ✓ through the Chapter 13 plan.
 - ☐ to the Secured Creditor within _____ days.
 - ☐ Attorneys' fees are not awarded.